



**SO ORDERED.**

**SIGNED this 17 day of June, 2019.**

*James P. Smith*

**James P. Smith  
Chief United States Bankruptcy Judge**

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF GEORGIA**

IN RE:

Richard Anthony Bolden  
Jacqueline Meichelle Bolden  
3015 Summit Lane  
Monroe, GA 30655  
SS# XXX-XX-8700  
SS# XXX-XX-2531

CHAPTER 13

CASE NO. 19-30161-JPS

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**ORDER CONFIRMING PLAN AWARDING ATTORNEY FEES**

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The debtors' plan having been transmitted to all creditors; and

It having been determined, after hearing on notice, that the debtors' plan, or plan as amended, complies with Chapter 13 of the Bankruptcy Code, 11 U.S.C. §1325, and with other applicable provisions of this title of the United States Code as shown by Exhibit "A" attached hereto; and

The Chapter 13 Trustee having recommended that the debtors' plan to be confirmed; it is

**ORDERED** that the debtors' plan, or plan as amended, which plan is attached hereto as Exhibit "A" and incorporated herein by reference, is confirmed, and the debtors are further ordered to comply with the terms of this plan and to maintain in force all insurance required by any of his contractual agreements; and it is further

**ORDERED** that an award of \$3,250.00 is made to WILLIAM RHYMER as interim compensation in this case pursuant to §331 of the Bankruptcy Code for the attorney services rendered in this case. The trustee is directed to pay any unpaid balance as an administrative expense; and it is further

**ORDERED** that all pending motions to dismiss filed by the Chapter 13 trustee are hereby withdrawn, unless a separate order has been entered resolving the motion.

END OF DOCUMENT

Prepared by:

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UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF GEORGIA

IN RE:  
Richard Anthony Bolden  
Jacqueline Meichelle Bolden

Chapter 13  
Case No. 19-30161-JPS

**Trustee's Summary of the Plan Including Agreed Upon Changes**

**Part 1**

Debtor's Net Income:	2,304.00	Deb 1:	DIRECT PAY
Spouse's Net Income:	897.00	Deb 2:	SSA/SSI

**Part 2: Plan Payments and Length of Plan**

Debtor proposes to make payments into the plan as follows:

2.1

Which Debtor	Payment Amt.	Frequency	Start Date
Debtor 1	2,106.00	MONTHLY	3/13/2019

until the plan is completed

2.2

Additional Payments:

Source:

2.3

The debtor(s) will pay for a minimum of 36 months if the debtor(s) is/are below the median income or 57 months if the debtor(s) is/are above the median income.

**Part 3: Treatment of Secured Claims**

From the payments so received, the Trustee shall make disbursements to allowed claims as follows :

3.1

Payments on Long Term Debt

NAME OF CREDITOR	MONTH OF FIRST PAYMENT UNDER PLAN	MONTHLY PAYMENT AMOUNT
HOME POINT FINANCIAL CORP	Mtg / April 2019	\$1,075.61

3.2

Payments on Arrearages on Long Term Debt

NAME OF CREDITOR	ESTIMATED AMOUNT DUE	INTEREST RATE	COLLATERAL	MONTHLY PAYMENT
HOME POINT FINANCIAL CORP	8,749.51	3.50	Arrears.	\$220.00
Woodlake Community Association, Inc.	250.00	6.00	Arrears	\$15.00

3.3

Secured Claims Not Subject to Cram Down

NAME OF CREDITOR	AMOUNT DUE	INTEREST RATE	COLLATERAL	MONTHLY PAYMENT
NAVY FEDERAL CREDIT UNION	\$16,302.75	6.00	11 GMC Sierra	\$361.00

3.4 Pre-confirmation Adequate Protection Payments - These payments will be applied to reduce the principal of the claim .

NAME OF CREDITOR	ADEQUATE PROTECTION PAYMENT AMOUNT
Peter and Fosters, Inc.	\$15.00
NAVY FEDERAL CREDIT UNION	\$125.00

3.5 Secured Creditors Subject to Cram Down

NAME OF CREDITOR	AMOUNT DUE	VALUE	INTEREST RATE	COLLATERAL	MONTHLY PAYMENT
Peter and Fosters, Inc.	704.00	\$500.00	6.00	Furniture	\$15.00

3.6 The following collateral is **surrendered to the creditor, and the stay and co-debtor stay are lifted.**

NAME OF CREDITOR	COLLATERAL
REGIONAL ACCEPTANCE CORPORATION	1/2 undivided interest 14 Chevrolet Sonic

3.7 The following debts will be paid directly by the debtor(s):

NAME OF CREDITOR	Description
Woodlake HOA	HOA Dues

3.8 The judicial liens or non-possessory, non-purchase security interests that are being avoided are listed in **Part 6 Nonstandard Provisions.**

#### Part 4: Treatment of Fees and Priority Debt

4.1 Attorney fees ordered pursuant to 11 U.S.C. § 507(a)(2) of \$3,250.00 to be paid as follows:

Pursuant to the Single Set Fee option in the Administrative Order on Attorney Fees in Chapter 13 Cases

4.2 **Trustee's Fees:** Trustee's fees are governed by statute and may change during the course of the case .

4.3 The following domestic support obligations will be paid over the life of the plan as follows: (These payments will be made simultaneously with payment of the secured debt to the extent funds are available and will include interest at the rate of \_\_\_\_%. **(If this is left blank, no interest will be paid.)**)

4.4 All other 11 U.S.C. § 507 priority claims, unless already listed under 4.3, will be paid in full over the life of the plan as funds become available in the order specified by law .

#### Part 5: Treatment of Non-Priority Unsecured Claims

5.1 Debtor(s) will make payments that will meet all of the following parameters (these are not cumulative, debtor(s) will pay the highest of the three):

Disposable Income: \$

Best Interest: \$

Optional: \$0.00

- 5.2 Binding Dividend (%): 0.00% Estimated Dividend: \_\_\_\_
- 5.3 The following unsecured claims are classified to be paid at 100%. If the debtor (s) is proposing to pay less than 100%, or to pay a regular monthly payment, those proposals should appear in **Part 6 Nonstandard Provisions**.
- 5.4 The executory contracts and unexpired leases listed below are assumed . Those not mentioned are rejected.
- 5.5 See original plan for insurance requirements .
- 5.6 Notwithstanding the proposed treatment or classification of any claim in the plan confirmed in this case, all lien avoidance actions or litigation involving the validity of liens, or preference action will be reserved and can be pursued after confirmation of the plan . Successful lien avoidance or preference actions will be grounds for modification of the plan .

### **Part 6: Nonstandard Provisions**

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1. Objections to Proof of Claims maybe filed before or after confirmation .
2. Mortgages arrears and HOA arrears shall be paid as filed unless an objection to the claims are filed
3. The Debtors 1/2 interest in the 2014 Chevrolet Sonic is to be surrendered and the debt is to be paid outside the plan by the cosigner . If there is ever a deficiency it is to be paid as a general unsecured debt .
4. The Debtors' plan provides that the nonpurchase nonpossessory liens on the Debtors' household goods held by the following creditors shall be avoided upon confirmation of the plan and extinguished upon the discharge being issued in the case:Reliable Finance Company, Republic Finance and Sunset Finance pursuant 11 USC 522 ..

EXHIBIT "A"

/s/ Camille Hope  
Office of the Chapter 13 Trustee